

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method in an automatic teller machine for processing a bill payment, the method comprising:
 scanning [[the]] a bill at the automatic teller machine to form a bill image, wherein the bill image includes a markup language providing payment information;
 performing optical character recognition on the bill image to identify the payment information;
 and
 processing a payment of the bill using the payment information.
2. (Currently amended) The method of claim 1, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:
 generating a video recording of the user during the processing of the payment of the bill.
3. (Original) The method of claim 1, wherein the markup language is in a form of a text or a bar code.
4. (Original) The method of claim 1 further comprising:
 adding a time stamp to the bill image.
5. (Original) The method of claim 1, wherein the processing step includes:
 presenting payment options to a user; and
 initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.
6. (Original) The method of claim 1, wherein the processing step includes:
 displaying an amount of the bill to a user.
7. (Canceled)
8. (Canceled)

9. (Canceled)
10. (Canceled)
11. (Canceled)
12. (Currently amended) A data processing system in an automatic teller machine for processing a bill payment, the data processing system comprising:
- scanning means at the automatic teller machine for scanning ~~[[the]]~~ a bill to form a bill image, wherein the bill includes a markup language providing payment information;
 - performing means for performing optical character recognition on the bill image to identify the payment information; and
 - processing means for processing a payment of the bill using the payment information.
13. (Currently amended) The data processing system of claim 12, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:
- generating means for generating a video recording of the user during the processing of the payment of the bill.
14. (Original) The data processing system of claim 12, wherein the markup language is in a form of a text or a bar code.
15. (Original) The data processing system of claim 12 further comprising:
- adding means for adding a time stamp to the bill image.
16. (Original) The data processing system of claim 12, wherein the processing means includes:
- means for presenting payment options to a user; and
 - means for initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.
17. (Original) The data processing system of claim 12, wherein the processing means includes:
- means for displaying an amount of the bill to a user.
18. (Canceled)

19. (Canceled)
20. (Canceled)
21. (Currently amended) A computer program product in a computer readable medium in an automatic teller machine for processing a bill payment, the computer program product comprising:
first instructions for scanning ~~[[the]]~~ a bill at the automatic teller machine to form a bill image,
wherein the bill includes a markup language providing payment information;
second instructions for performing optical character recognition on the bill image to identify the payment information; and
third instructions for processing a payment of the bill using the payment information.
22. (Currently amended) The computer program product of claim 21, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:
fourth instructions for generating a video recording of the user during the processing of the payment of the bill.
23. (Original) The computer program product of claim 21, wherein the markup language is in a form of a text or a bar code.
24. (Original) The computer program product of claim 21 further comprising:
fourth instructions for adding a time stamp to the bill image.
25. (Currently amended) The computer program product of claim 21, wherein the third ~~instruction~~ instructions for processing includes:
first sub-instructions for presenting payment options to a user; and
second sub-instructions for initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.
26. (Original) The computer program product of claim 21, wherein the third instructions for processing includes:
sub-instructions for displaying an amount of the bill to a user.
27. (Canceled)

28. (Canceled)
29. (Canceled)
30. (New) The method of claim 5, wherein presenting payment options to a user comprises:
presenting an option to the user to pay an amount less than a full amount of the bill.
31. (New) The data processing system of claim 16, wherein the means for presenting payment options to a user comprises:
means for presenting the user an option to pay an amount less than a full amount of the bill.
32. (New) The computer program product of claim 25, wherein the first sub-instructions for presenting payment options to a user comprises:
instructions for presenting an option to the user to pay an amount less than a full amount of the bill.